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The terms, rules and regulations of the Hawaiian Postal Savings Bank will be adopted as far as it is practicable to apply them, and the CASH RESERVE of \$50,000 required under the Postal Act will be maintained.

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(Continued from 1st page.)

"The result of the open door policy is that there is not one of our colonies which has cost the British taxpayer one shilling. They all work on their own lines; they work in their own way; but they are of enormous importance to us because they increase our trade and commerce at home.

HOW TO KEEP THE DOOR OPEN.

"The great question is the practical point. How are we to keep this door open? I came to the conclusion that the opportunities of great trade in China are certainly gathered by the four countries—America, Germany, Japan and Great Britain.

"My suggestion was that there should be some sort of commercial alliance or commercial understanding between these countries.

It may be said to me, Why do I name these four countries, and leave out Russia and France? I don't want to be discourteous to any nation and I never am, but I look upon this from a business point of view, and why, when Russia and France have no trade—that is, no import trade into China—are they, or am I to suggest, with great respect to them, that they should come into this commercial alliance with regard to trade which these four countries I have mentioned possess?

"These four countries also are the four countries that do not wish to have any territory whatever. What they want is simply commercial freedom.

"I do not want to say anything ungraceful about France and Russia, but in the past history has shown us that they are countries which like territory. I do not blame France and Russia a bit. No country ever conducts a policy of that character without it being conveyed to the minds of that country that what they do is for the benefit of their country.

"I have never said or will say, or think of saying that America and Great Britain should have an alliance for offence or defense. It would be a most stupid thing to say. Fancy if Great Britain had some trouble in Europe. Of what interest is that to Americans? I do not suppose you people would think of going to war about some question of that kind. What I meant was a sort of commercial understanding. That is a better word."

Lord Beresford's speech was received with frequent outbursts of applause, and as he resumed his seat the cheering continued for several minutes.

MR. ADAMS REPLIES.

George E. Adams, of Chicago, replied to the address of Lord Beresford. Although advocating the "open door" in China, and filled with expressions of friendship toward England, Mr. Adams' speech was against the idea of a formal alliance between the United States and any Power of the Old World.

Lord Beresford paid a visit this morning to the Board of Trade, where he received a welcome that exceeded in noise anything he has heard since arriving in the United States. Business was suspended on the floor, and he was escorted by President Lyon to the visitors' gallery between two lines of cheering and shouting brokers.

After the gallery had been reached President Lyon made a short address of introduction, and then pandemonium was loose once more. After ten minutes Lord Beresford was allowed to hear his own voice, and said:

"Allow me to thank you for the great compliment you have paid me. It is not a great compliment to me personally, but to the Associated Chambers of Commerce of England which I represent.

"I am delighted with the interest which has been shown in the future of China. The future desired is certain to come, and there is no city that has a greater interest in the same future than Chicago, situated as it is in the centre of your country. I shall regard the opening of China as the greatest commercial events of

the world, and I do certainly believe that the country will be opened."

An informal reception was afterward held in the office of the Secretary of the Board.—N. Y. Herald.

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